

**THE INFLUENCE OF SERVICE QUALITY, CORPORATE  
IMAGE, TRUST AND SATISFACTION ON CUSTOMER  
LOYALTY: EVIDENCE FROM BANKING INDUSTRY IN  
LIBYA**

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**MASTER OF MANAGEMENT**

**Universiti Utara Malaysia,**

**January, 2015**

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**Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia,  
in Fulfillment of the Requirement for the Degree of Master of Management**

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## **ABSTRACT**

The study aims to explore the influence of service quality, corporate image and trust on loyalty with the mediating effect of satisfaction. In this regard, a theoretical model from various studies was conceptualized. Using a survey, a valid sample of 375 bank customers from 500 was drawn through random sampling from banks that are located in the Missurata city of Libya due to the warring and unrest in other locations. The findings of this study reveal that service quality, corporate image and trust influence customer loyalty. Importantly, some insights can be drawn from the findings of this study by practicing bankers and policy makers. The findings showed that bank policy makers should therefore ensure that appropriate policies are put in place that will ensure that the customers do not switch to competitors through clear and written policy that will guide the activities of their banks.

**Keywords:** Service Quality, Corporate image, Trust, Satisfaction and Customer loyalty

## **Acknowledgement**

**Praise** and gratitude be given to Allah the almighty for giving me such a great strength, patience, courage, and ability to complete this project.

My gratitude goes to my supportive and helpful supervisor, Prof. Madya Dr Ismail Lebai Othman for assessing and guiding me in the completion of the research. With all truthfulness, without his support, the project would not have been a complete one. He is my source of motivation and guidance. I am truly grateful for his continual support and cooperation in the course of this journey.

I would like to present my thanks to my parents who have always been there for me.

My appreciation also goes to all my friends, colleagues, UUM college of business staff, and everyone who has helped either directly or indirectly for the completion of this project.

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# **CHAPTER 1**

## **INTRODUCTION**

### **1.0 Introduction**

This chapter discusses the background of the study. After this, it discusses the overview of the banking industry in Libya and problem statement that calls for this research. Research questions, objectives, significance, and scope of the study were discussed after. Finally, the chapter discusses key terms, and organization of the entire thesis.

### **1.1 Background of the Study**

Customer loyalty has become a critical concept in today business competitive environment and banking sector being one of the keen contenders is not exempted. Today, Commercial banks have seriously engaged in different activities through which customer loyalty is being promoted (Bahia & Nantel, 2000; Jamal & Naser, 2002). However, recent academic scholars in bank marketing (e.g. Day, 2000; Gilbert & Choi, 2003; Hennig-Thurau, Gwinner & Gremier, 2002) have advanced relationship marketing (RM) as a better tool to keep the customer loyal. In this respect, many business organizations have initiated different Relationship Marketing programs with the aim of fostering loyalty (Schiffman & Kanuk, 2004).

Customer loyalty is considered as the foundation of competitive advantage and has a strong influence on a company's performance (Rust et al., 2000). Zeithaml et al. (1996) defines customer loyalty as the willingness to stay with current service provider. Loyalty is a purchaser's commitment with service, product, or brand (Oliver, 1999).

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